

## Don Johnson Real Estate

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*Don Johnson*

2010 SEP 20 PM 12: 56

U.S. BANKRUPTCY COURT  
N. DISTRICT OF INDIANA

September 15, 2010

To: CLERK, U.S. Bankruptcy Court  
Northern District of Indiana  
401 South Michigan Street  
South Bend, Indiana 46601

Stacia L. Yoon  
8585 Broadway, Suite 480  
Merrillville, IN 46410

RE: Julian Winford Campbell  
Bankruptcy Case No. 10-20179-jpk  
Adversary Proceeding No. 10-02107-jpk

Let me begin by apologizing for the delay in response. When I received your request in July, I had no idea to whom you were referring. I have only known him by the name of Jay Campbell.

Short version...

1. I sell homes, I do not do nor have I ever done modifications. I referred Jay to 21<sup>st</sup> Century Legal Services in CA to pursue a loan modification. He paid them, not me.
2. 21<sup>st</sup> Century Legal Services was closed by the FBI in September 2009, before completing Jay's modification.
3. At no additional cost to Jay, I referred Jay to someone else who was able to help Jay get an affordable modification payment and keep his house.
4. Jay has never requested that I return the money for the modification.
4. Jay is happy and grateful that I helped him.

Long version...

March 31, 2009. Jay came into my office for help. Jay shared with me that he had only worked 1 week out of the last 8 months. He said that he was 7 months behind on mortgage payments and a sheriff sale was scheduled for April 22, 2009. I told him that the likelihood of selling in such a short time frame was slim.

Jay said he really didn't want to sell his house. He said that he had owned the house for 9 years and wanted to keep it. He shared that he had experienced an injury 3 ½ years ago. Jay said that he had applied for a loan modification in the past, and his payment went up to \$1450 month.

I told Jay about a company in CA, 21<sup>st</sup> Century Legal Services, that I hired to pursue loan modifications for my personal mortgages. I told him that I personally visited the company in February, 2009 to check them out and all looked good. My understanding was that 21<sup>st</sup> Century Legal Services was a huge attorney based

modification company with nearly 200 employees and was helping 1000's of people. I told Jay that I had referred others to the company who had a sheriff sale date and 21<sup>st</sup> Century Legal was able to get the sale postponed. Jay said that since he had been out of work, he had no money to hire the company.

April 21, 2009. Jay came into my office distraught that his sheriff sale was the next day but he was still not back to work. I suggested that he call the lender and request the new Obama modification program that had just been introduced. Jay did as I suggested, and his sheriff sale was postponed.

April 30, 2009. Jay came into my office and said that though the lender had postponed his sale, the lender denied his modification because he didn't have enough income. He said he had some good news though, he was just called back to work at least a couple of months. He wanted to hire the CA company to help him. I sent his information to 21<sup>st</sup> Legal Services and they sent me docs for him to sign. Jay signed the docs, and agreed to pay 21<sup>st</sup> Century Legal Services on time. I sent the docs to 21<sup>st</sup> Century Legal Services by Fed Ex, as was standard procedure per 21<sup>st</sup> Legal.

May 22, 2009. Jay came into my office to send money to 21<sup>st</sup> Century Legal Services and said he had a new sheriff sale date scheduled for July 8, 2009. I forwarded the money to 21<sup>st</sup> Legal as requested by Jay.

June 17, 2009. Jay came into my office to send \$1500 to 21<sup>st</sup> Century Legal Services. I forwarded the money to 21<sup>st</sup> Legal as requested.

July 7, 2009. According to a rep at 21<sup>st</sup> Century Legal Services, the lender had not yet approved a modification for Jay. Though the lender said a request to postpone the sale had been submitted, 21<sup>st</sup> Century Legal Services prepared basic Chapter 13 paperwork for Jay to force the automatic stay and buy the more time to allow the lender to complete the modification.

According to industry articles, with all the changes that occurred in the financial industry in response to the government attempts to encourage lenders to work with homeowners, modifications were taking longer than in the past. As a result, industry articles said that people were complaining to the attorney generals that modification companies were not successfully helping them.

September 23, 2009. According to an article in the DailyBulletin.com, 21<sup>st</sup> Century Legal Services was closed by the FBI for investigation.

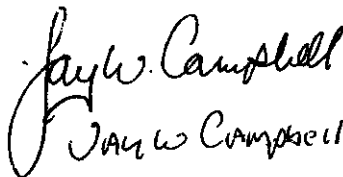
In response, I hired a 21<sup>st</sup> Century Legal Services employee to finish my modifications that the company had started. She also agreed to help others whom I had referred to 21<sup>st</sup> Century Legal Services, including Jay Campbell. She has successfully completed the modifications at no additional cost to the homeowners.

If you have any questions, you are welcome to contact me at 219-926-7355.

Sincerely,



Don Johnson

  
Jay W Campbell

*If your home is currently listed for sale with another broker, this is not intended as a solicitation of that listing.*



*Don Johnson is broker of EXIT Advantage Realty. Each Office Is Independently Owned And Operated*